

**Information to identify the case:**

Debtor 1	<u>Ahmed M. Awad</u>	Social Security number or ITIN	xxx-xx-2388
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-13201-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ahmed M. Awad

5/23/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ahmed M. Awad  
 Debtor

Case No. 17-13201-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 78

Date Rcvd: May 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2017.

db +Ahmed M. Awad, 953 Maple Avenue, Ridgefield, NJ 07657-1107  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516653999 +Bank Of America, N.A., 4909 Savarese Circle, FI 19080147, Tampa, FL 33634-2413  
 516654000 +Berkman, Henoch, Peterson, Peddy &, Fenchel, P.C., 100 Garden City Plaza, Garden City, NY 11530-3339  
 516654012 +CitiMortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243  
 516654015 CitiMortgage, Inc., P.O. Box 6181, Sioux Falls, SD 57117-6181  
 516654014 +CitiMortgage, Inc., P.O. Box 769006, San Antonio, TX 78245-9006  
 516654004 +Citibank, NA, P.O. Box 6181, Sioux Falls, SD 57117-6181  
 516654006 Citibank, NA, Mail Stop 504A, 1000 Technology Drive, O Fallon, MO 63368-2240  
 516654007 Citibank, NA, PO Box 769004, San Antonio, TX 78245-9004  
 516654016 +David E. Weissman, Esq., 585 Stewart Avenue, Garden City, NY 11530-4783  
 516654017 +Euclid Financial LLC, 89 North Haddon Avenue, Haddonfield, NJ 08033-2473  
 516654020 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster, Garbus & Garbus, 500 Bi County Boulevard, Farmingdale, NY 11735)  
 516654018 +Flowers & O'Brien, LLC, 70 Adams Street, 4th Floor, Hoboken, NJ 07030-8441  
 516654038 +Margate Tenants Corporation, c/o Corner Property Management, P.O. Box 297, Springfield, NJ 07081-0297  
 516654037 +Margate Tenants Corporation, 176 Evergreen Road, Edison, NJ 08837-2486  
 516654039 +Minion and Sherman, 33 Clinton Road, Suite 105, West Caldwell, NJ 07006-6790  
 516654040 +Nassau County Sheriff's Office, Department of Mineola Office, 240 Old County Road, Mineola, NY 11501-4226  
 516654043 #+Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787  
 516654044 +Phelan, Hallinan, Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516654048 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516654049 Remex, Inc., Revenue Management Excellence, 307 Wall Street, Princeton, NJ 08540-1515  
 516654052 +Rubin & Rothman, LLC, 190 North Avenue East, P.O. Box 8, Cranford, NJ 07016-0008  
 516654053 +Saldutti, LLC, Robert L. Saldutti, Esq., 800 North Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511  
 516654056 +Supreme Court, Nassau County, Foreclosure, 100 Supreme Court Drive, Room 03 Lower Level, Mineola, NY 11501-4815  
 516654060 +The Law Offices of Jace C. McColley LLC, 266 Lake Avenue, Metuchen, NJ 08840-2421  
 516654065 +University Radiology Group PC, PO Box 1075, 579A Cranbury Road, East Brunswick, NJ 08816-5426  
 516654066 +University Radiology Group PC, 1 Robert Wood Johnson Place, New Brunswick, NJ 08901-1928

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 23 2017 21:13:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregon03.ne.ecf@usdoj.gov May 23 2017 21:13:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516653993 EDI: BANKAMER.COM May 23 2017 21:03:00 Bank Of America, 4161 Piedmont Parkway, NC4-105-03-14, Greensboro, NC 27410  
 516653992 EDI: BANKAMER.COM May 23 2017 21:03:00 Bank Of America, PO Box 982235, El Paso, TX 79998-2235  
 516653995 EDI: BANKAMER.COM May 23 2017 21:03:00 Bank Of America, PO Box 982238, El Paso, TX 79998-2238  
 516653997 EDI: BANKAMER.COM May 23 2017 21:03:00 Bank Of America, N.A., 4161 Piedmont Parkway, NC4-105-03-14, Greensboro, NC 27410  
 516653994 +EDI: BANKAMER2.COM May 23 2017 21:03:00 Bank Of America, 5701 Horatio Street, Utica, NY 13502-1024  
 516653996 +EDI: BANKAMER.COM May 23 2017 21:03:00 Bank Of America, N.A., A/K/A BAC Home Loans Servicing LP, 1800 Tapo Canyon, CA6-914-01-91, Simi Valley, CA 93063-6712  
 516653998 +EDI: BANKAMER.COM May 23 2017 21:03:00 Bank Of America, N.A., F/K/A BAC Home Loans Servicing, LP, 450 American Street, #SV416, Simi Valley, CA 93065-6285  
 516654002 +EDI: CHASE.COM May 23 2017 21:03:00 Chase Bank, C/O Bank One, 800 Brooksedge Boulevard, Westerville, OH 43081-2822  
 516654001 EDI: CHASE.COM May 23 2017 21:03:00 Chase Bank, C/O Bank One, PO Box 15298, Wilmington, DE 19850-5298  
 516654003 +EDI: CHASE.COM May 23 2017 21:03:00 Chase Bank, C/O Bank One, PO Box 15548, Wilmington, DE 19886-5548  
 516654013 EDI: CIAC.COM May 23 2017 21:03:00 CitiMortgage, Inc., Mail Stop 730, 1000 Technology Drive, O'Fallon, MO 63368-2240  
 516654005 EDI: CITICORP.COM May 23 2017 21:03:00 Citibank, NA, PO Box 6497, Sioux Falls, SD 57117-6497  
 516654010 +EDI: CITICORP.COM May 23 2017 21:03:00 Citibank, SD, NA, 701 East 60th Street N, Sioux Falls, SD 57104-0493

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 78

Date Rcvd: May 23, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516654009 +EDI: CITICORP.COM May 23 2017 21:03:00 Citibank, SD, NA, PO Box 6241,  
Sioux Falls, SD 57117-6241

516654011 +EDI: CITICORP.COM May 23 2017 21:03:00 Citibank, SD, NA, PO Box 6500,  
Sioux Falls, SD 57117-6500

516654019 +E-mail/Text: fggbanko@fgny.com May 23 2017 21:12:58 Forster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604

516654023 EDI: RMSC.COM May 23 2017 21:03:00 Green Tree Servicing, LLC,  
332 Minnesota Street, Suite 610, Saint Paul, MN 55101

516654021 E-mail/Text: bankruptcy.bnc@ditech.com May 23 2017 21:13:01 Green Tree Servicing, LLC,  
P.O. Box 6172, Rapid City, SD 57709-6172

516654022 +E-mail/Text: bankruptcy.bnc@ditech.com May 23 2017 21:13:01 Green Tree Servicing, LLC,  
1400 Turbine Drive, Rapid City, SD 57703-4719

516654024 +EDI: HFC.COM May 23 2017 21:03:00 HSBC Retail Services, C/O Best Buy, Co., P.O. Box 9,  
Buffalo, NY 14240-0009

516654025 +EDI: HFC.COM May 23 2017 21:03:00 HSBC Retail Services, C/O Best Buy, Co.,  
P.O. Box 5253, Carol Stream, IL 60197-5253

516654026 +EDI: HFC.COM May 23 2017 21:03:00 HSBC Retail Services, C/O Best Buy, Co.,  
P.O. Box 5893, Carol Stream, IL 60197-5893

516654028 +E-mail/Text: masmith@jfkhealth.org May 23 2017 21:13:06 JFK Medical Center,  
P.O. Box 11913, Newark, NJ 07101-4913

516654027 +E-mail/Text: masmith@jfkhealth.org May 23 2017 21:13:06 JFK Medical Center,  
80 James Street, 4th Floor, Edison, NJ 08820-3938

516654029 +EDI: LTDFINANCIAL.COM May 23 2017 21:03:00 LTD Financial Services, L.P.,  
A/K/A Advantage Assets II, Inc., 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134

516654030 EDI: LTDFINANCIAL.COM May 23 2017 21:03:00 LTD Financial Services, L.P.,  
A/K/A Advantage Assets II, Inc., PO Box 630788, Houston, TX 77263-0788

516654033 EDI: RESURGENT.COM May 23 2017 21:03:00 LVNV Funding, LLC,  
A/K/A Resurgent Capital Services, LP, 55 Beattie Place, Suite 110,  
Greenville, SC 29601-5115

516654032 +EDI: RESURGENT.COM May 23 2017 21:03:00 LVNV Funding, LLC,  
A/K/A Resurgent Capital Services, LP, 9700 Bissonnet Street, Suite 2000,  
Houston, TX 77036-8016

516654031 +EDI: RESURGENT.COM May 23 2017 21:03:00 LVNV Funding, LLC,  
A/K/A Resurgent Capital Services, LP, PO Box 10497, Greenville, SC 29603-0497

516654034 +EDI: TSYS2.COM May 23 2017 21:03:00 Macy\*s, PO Box 17759, Clearwater, FL 33762-0759

516654035 +EDI: TSYS2.COM May 23 2017 21:03:00 Macy\*s, PO Box 8053, Mason, OH 45040-8053

516654036 +EDI: TSYS2.COM May 23 2017 21:03:00 Macy\*s, PO Box 8218, Mason, OH 45040-8218

516654041 +E-mail/PDF: bankruptcy@ncfsi.com May 23 2017 21:02:06 New Century Financial Services, Inc.,  
110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038

516654042 E-mail/PDF: bankruptcy@ncfsi.com May 23 2017 21:02:24 New Century Financial Services, Inc.,  
2 Ridgedale Avenue, Suite 104, Cedar Knolls, NJ 07927-1118

516654047 EDI: PRA.COM May 23 2017 21:03:00 Portfolio Recovery Associates, LLC,  
140 Corporate Boulevard, Norfolk, VA 23502

516654046 EDI: PRA.COM May 23 2017 21:03:00 Portfolio Recovery Associates, LLC,  
ATTN: Bankruptcy Department, PO Box 12914, Norfolk, VA 23541

516654045 EDI: PRA.COM May 23 2017 21:03:00 Portfolio Recovery Associates, LLC,  
Riverside Commerce Center, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962

516654051 +E-mail/Text: paola.flores@rwjbh.org May 23 2017 21:13:10  
Robert Wood Johnson University Hospital, ATTN: Patient Account Department,  
120 Albany Street, Tower 2, 6th Floor, New Brunswick, NJ 08901-2126

516654050 +E-mail/Text: paola.flores@rwjbh.org May 23 2017 21:13:10  
Robert Wood Johnson University Hospital, One Robert Wood Johnson Place,  
New Brunswick, NJ 08901-1966

516654055 +EDI: AGFINANCE.COM May 23 2017 21:03:00 Springleaf Financial Services, P.O. Box 3281,  
Evansville, IN 47732-3281

516654054 +EDI: AGFINANCE.COM May 23 2017 21:03:00 Springleaf Financial Services,  
600 NW Second Street, Evansville, IN 47708-1014

516654057 +EDI: RMSC.COM May 23 2017 21:03:00 Synchrony Bank, C/O PC Richard & Son,  
P.O. Box 965005, Orlando, FL 32896-5005

516654058 +EDI: RMSC.COM May 23 2017 21:03:00 Synchrony Bank, C/O PC Richard & Son, PO Box 965036,  
Orlando, FL 32896-5036

516654059 +EDI: RMSC.COM May 23 2017 21:03:00 Synchrony Bank, C/O PC Richard & Son,  
Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061

516654062 EDI: TFSR.COM May 23 2017 21:03:00 Toyota Motor Credit Corporation,  
4 Gatehall Drive Suite 350, Parsippany, NJ 07054

516654061 EDI: TFSR.COM May 23 2017 21:03:00 Toyota Motor Credit Corporation,  
5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634

516654063 +EDI: TFSR.COM May 23 2017 21:03:00 Toyota Motor Credit Corporation, P.O. Box 9786,  
Cedar Rapids, IA 52409-0004

516654064 EDI: IRS.COM May 23 2017 21:03:00 U.S. Department Of Treasury, Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 50

District/off: 0312-2

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 78

Date Rcvd: May 23, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516654008\* Citibank, NA, Mail Stop 504A, 1000 Technology Drive, O'Fallon, MO 63368-2240  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfcbis.com,  
gdelmonaco@mdmc-law.com  
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,  
nj42@ecfcbis.com,gdelmonaco@mdmc-law.com  
Roger Chavez on behalf of Debtor Ahmed M. Awad rchavez01@aol.com, rchavez@chavezlegal.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5